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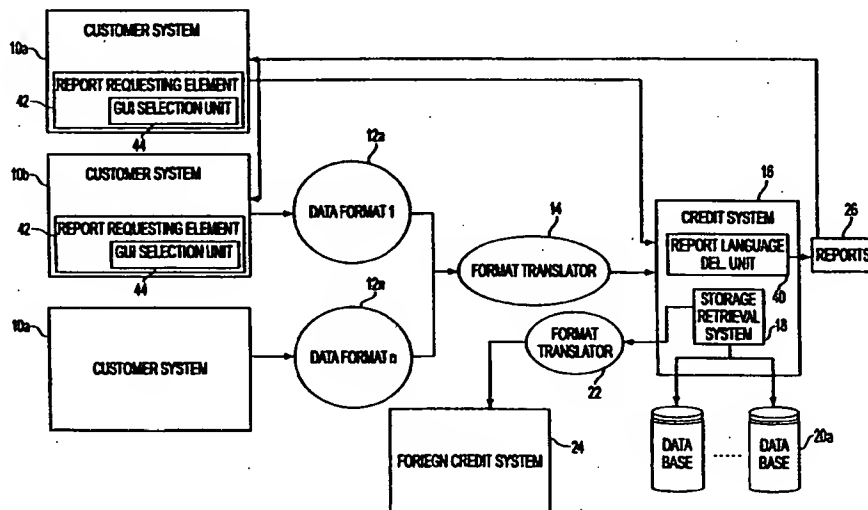
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(54) Title: SYSTEM AND METHOD FOR SYSTEM TO SYSTEM CREDIT INFORMATION TRANSMISSION



(57) Abstract

The invention relates to a credit updating system (16) which permits credit files stored in different formats, and possibly in different countries, to be seamlessly exchanged and updated without conversion on the end users' part. A central credit repository (20) stores credit information in a universal format, such as the ICCIF format formulated by Equifax, Inc., but contains an interpreter module (40) to accept and map data from idiosyncratic foreign credit systems (24) to that database. The client (10a) of the credit system, such as banks issuing credit cards, can specify language, currency denomination, exchange rate and other information according to their needs. System-to-system credit file updating is enhanced.

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SYSTEM AND METHOD FOR SYSTEM TO SYSTEM CREDIT INFORMATION TRANSMISSION

Field of the invention

The invention relates to consumer and commercial credit transaction database systems.

5

Background of the Invention

In the credit industry, credit issuers need to know the credit history of potential credit recipients, including both consumers and commercial entities. Before issuing credit to a potential new account holder of any type, credit
10 issuers such as banks, department stores, and realty companies typically request information about the history of that potential new account holder's existing accounts. Accordingly, there are automated systems that collect business or personal credit history information and release that information to credit issuers when appropriately requested.

15 These credit reporting systems typically operate as follows. Customers of the credit reporting system (that is, credit grantors) submit information about their account holders to a repository, including consumers and commercial enterprises. As an example, Bank Z, along with other credit issuers, reports current account information for all of its credit account holders including their
20 name, current address, balance and payment history, among other information, to a credit reporting repository which is often a central computerized database. That credit reporting system collects account information from the variety of credit issuers associated with the system, including Bank Z, and records that information in a database.

25 Then, under appropriate circumstances, other credit issuers, consumers or others may request credit history information for a particular consumer or commercial enterprise from the records of the credit reporting system. For instance in the United States that request may be by a bank considering a

consumer for a new credit card account. The credit reporting system then generates a report which lists information from various accounts with all credit issuers that are stored in the database for that particular consumer or commercial enterprise. Credit issuers may use that reported information to assess whether to
5 issue credit by using various modeling and scoring algorithms to assess the risk involved in granting the credit.

The credit information recorded by the various collection systems used throughout the world varies from country to country, and even within a single country. For example, information collected in India may vary significantly
10 from information collected in Mexico or the United States. Languages, cultures, and currencies differ in these various countries, and accordingly the types of information collected by credit systems used in these countries also varies. Accordingly, a credit reporting system designed for one reporting format is not capable of accepting information from a customer that provides
15 information in another format. A uniform reporting system does not exist, and more flexible and universal information access is desirable.

Summary of the Invention

An object of the invention is to overcome these and other problems with
20 existing credit reporting systems.

Another object of the invention is to provide a uniform system and method for collecting credit information for credit recipients over the world.

Another object of the invention is to provide a system and method that allows system to system communication of credit information.

25 Another object of the invention is to provide a system and method for translating and collecting credit history information from a variety of different formats and storing that data in a credit history database in a uniform manner.

Another object of the invention is to provide a credit history system and method for receiving and using data from existing formats throughout the
30 world.

Another object of the invention is to provide a credit history system and method that enables users to generate reports in different languages, formats and currencies.

Another object of the invention is to provide a credit history system and
5 method that displays graphical user interfaces to the user in the user's preferred language.

The invention relates to a system that accepts credit information from any source, translates it into a uniform credit information format and stores that data into a database. Therefore, according to one embodiment, consumer or
10 commercial information from an arbitrary source from anywhere in the world may be stored in and delivered from a single system. The invention may be interfaced to existing credit history systems, because those existing systems do not have to be altered to report a different credit history format. The existing system's format may be translated into the uniform credit information formats
15 and then stored on the system for use in reporting credit history.

Also, because of the variation in language, currency, consumer identification protocols, address and other formats, the invention provides a database that stores an integral code or indicator of the type of data being stored. For example, for currency fields, the numerical amount of the currency may be
20 stored along with an indicator of the currency denomination. Accordingly, credit information including balances from one country may be readily translated into credit information in another country.

Also, the fields stored in the database may be configured to accommodate large names, as used in some countries, or larger currency values
25 for countries having relatively large numerical exchange rates, such as Mexico or Italy, for example. In this manner, the uniform database is able to accept data from all originating countries without having to be individually customized for implementation in different countries.

Additional fields may be stored in the database that permit for better
30 modeling and scoring. Modeling and scoring techniques are used by credit

issuers to evaluate the credit worthiness of an application for credit and also assess future risk, fraud possibility, potential profitability and other factors. Accordingly, the database contains a rich and extensible structure of stored fields, such as ten year's worth of account history, rate, balance, past due, and
5 monthly payment amounts, credit limits and highest credit granted, charge off amount and date, payment date, expiration date (particularly for credit card accounts), and defined status messages with associated codes. This is rather than simply providing free-form verbiage that is not useful to score or to sort accounts, as in some prior art systems.

10 Also, the invention may store graphical user interfaces, code tables listing selections to be made by a user, and other textual or graphical information in multiple languages. A user may select the language desired for the graphical user interface. Reports may also be generated in different languages or formats by storing different textual information to be printed on
15 the report and permitting the user to select the language for the report. The currency denomination of the report may also be selected by the user and generated by using the currency codes stored with the credit history data stored in the database.

20 Brief Description of the Drawings

Fig. 1 illustrates an overall system according to one embodiment of the invention.

Fig. 2 illustrates a translation of account information performed by a system according to the invention.

25 Fig. 3 illustrates a translation of account information performed by a system according to another embodiment of the invention.

Fig. 4 illustrates a data transmission format according to the invention.

Fig. 5 illustrates a flow chart of credit update processing according to the invention.

Detailed Description of the Preferred Embodiments

An overall credit system architecture according to one embodiment of the invention is depicted in Fig. 1. As shown in that figure, the overall credit system 100 comprises an arbitrary number of client customer systems, shown as 5 10a through 10n although a single customer system 10a may be deployed. Customer systems 10a through 10n communicate with a central credit system 16. Central credit system 16 comprises a storage and retrieval system 18 in communication with one or more databases 20. Additionally, central credit system 16 may communicate with other credit systems 24 housing their own 10 credit records.

Customer systems 10a through 10n constitute a report requesting element 42 which permits any one or more of customer systems 10a through 10n to request reports from central credit system 16 over a network connection. Report requesting element 42 may comprise a GUI selection unit 44 through 15 which users at customer systems 10a through 10n may request credit reports from central credit system 16. Central credit system 16 may generate reports 26 to one of customer systems 10a through 10n based on information stored in database 20, as described in more detail below. Reports 26 may also be generated for and transmitted to other systems or entities including credit 20 systems 24.

According to one embodiment of the invention, credit information may be directly transmitted from customer systems 10a through 10n to central credit system 16 over a network. The network may be or include as a segment any one or more of, for instance, the Internet, an intranet, a LAN (Local Area 25 Network), WAN (Wide Area Network) or MAN (Metropolitan Area Network), a frame relay connection, Advanced Intelligent Network (AIN) connection, a synchronous optical network (SONET) connection, a digital T1, T3 or E1 line, Digital Data Service (DDS) connection, DSL (Digital Subscriber Line) connection, an Ethernet connection, ISDN (Integrated Services Digital 30 Network) line, a dial-up port such as a V.90, V.34 or V.34bis analog modem

connection, a cable modem, an ATM (Asynchronous Transfer Mode) connection, FDDI (Fiber Distributed Data Networks) or CDDI (Copper Distributed Data Interface) connections, WAP (Wireless Application Protocol), GPRS (General Packet Radio Service), GSM (Global System for Mobile
5 Communication) or CDMA (Code Division Multiple Access) radio frequency links, RS-232 serial connections, IEEE-1394 (Firewire) connections, USB (Universal Serial Bus) connections or other wired or wireless, digital or analog interfaces or connections.

Accordingly, the implementation of the invention eliminates the need for
10 physical storage media to store the credit information and then ship that physical storage medium to the credit reporting system for input and storage, although such a method of transmission to central credit system 16 may also be used within the scope of the invention.

System to system communication may be performed by customer
15 system 10 transmitting credit information to central credit system 16 data in a predetermined format that is received by central credit system 16. For example, according to one embodiment, as described in more detail below, a format created by Equifax Inc. called the International Consumer and Commercial Input Format (ICCIF) may be used. Version 2 of the ICCIF format, including
20 fields and records, is more fully disclosed as an Appendix to this application.

The ICCIF format may comprise consumer base records and commercial base records, each with a header and trailer record. Consumer base records may comprise fields for consumer base, consumer name, address information, identification information, telephone number, relationship information,
25 historical information, collateral information, account number change, purchased portfolio/sold to segment, employment and other income. The commercial base segment may comprise fields for commercial base, address information, identification information, telephone number, relationship information, commercial base, commercial financial information, commercial

name, historical information, collateral information, account number change, and purchased portfolio/sold to.

According to one embodiment of the invention, some or all of this selection of information may be required by central credit system 16. For example, it may be required to provide the header and file trailer, as well as the consumer name, and address for the consumer base segment and the commercial base and commercial name for the commercial base segment.

Fig. 4 illustrates an example of a ICCIF customer transmission including both consumer and commercial base segments. According to one aspect, the character format may be a variable block format. Other fields may be either variable or fixed. A variable block format sends only data, whereas the fixed field format sends a data block equal in size to that allotted, even if much of the content is blank. As shown in Fig. 4, the format used for system to system transfers may comprise a header record, a plurality of consumer base segments, and a trailer record. The format may also comprise a header record, a plurality of commercial base segments and a trailer record. Multiple consumer base segment blocks and commercial base segment blocks may also be sent.

According to the invention, the ICCIF format may employ or embed certain conventions for data transmission. For example, alphabetic fields may be upper case letters. Numeric fields may be right justified and zero filled. If a descriptive field is not available, it may be filled with blanks. If a numeric field is not available, it may be zero filled. For date fields, the data may be formatted in YYYYMMDD format. If a date is not available, the field 01 may be used. For currency fields, whole numbers of currency may be used, for example, dollars without cents. For time stamp fields, the convention YYYYMMDDHHMMSS may be used.

Accordingly, customer systems 10a through 10n may transmit data directly to central credit system 16 in a predetermined format, such as ICCIF. Other customer systems 10 may also directly transmit information to central credit system 16.

As depicted in Fig. 1, central credit system 16 may also receive credit information from a customer system 10b that transmits data in a format different from that received by credit system 16. For example, many existing customer systems in the world already have established idiosyncratic reporting formats.

5 Altering such formats may be costly and require a significant overhaul of those existing local systems. The invention enables a central credit system 16 to receive, process, and store information, even from existing systems that transmit information in a different format from ICCIF or other standard protocol.

According to another aspect of the invention, a format translator 14 may
10 be used to receive data from customer systems 10 in a data format 12, translate that data into the predetermined data format, such as ICCIF, and then transmit that information to central credit system 16. Format translator 14 may be an adaptation of customer system 10, may be a stand-alone unit intermediate between customer system 10 and central credit system 16, or may comprise an
15 element of central credit system 16.

As described above, different customer systems may report credit history using different native formats. The formats from different countries may differ and sometimes reporting systems in the same country differ as well. Through format translator 14, credit information from customer systems 10 may be
20 accepted and processed by credit system 16 regardless of the format used by customer system 10 to report that information.

One embodiment of a format translator 14 is illustrated in Figs. 2 and 3. Fig. 2 illustrates a first data format record 50 from a customer system 10, for example. Fig. 2 also depicts a second data format record 52, such as an ICCIF
25 format record. In this embodiment first data format record 50 comprises fields for consumer social security number, consumer name, consumer address, telephone number, and other information. According to one embodiment, format translator 14 may receive first data format record 50 and parse that record to determine the various elements.

Each field from first data format record 50 may be assigned to or associated with a field in second data format record 52. That assignment may be predetermined and stored with format translator 14. However, because a direct correspondence between fields may not occur, a lexical analyzer or other
5 modules may be used to detect and find a best fit to place the data format from first data format record 50 into second data format record 52.

For example, in the illustrated first data format record 50, consumer social security number is provided. Second data format record 52, illustrated as an ICCIF format record, does not have a corresponding field for social security
10 number information. Consumer social security number may be predetermined by format translator 14 to be a type consumer identification information, and may be placed in the consumer identification information field in the second data format record 52.

Conversely, some information required by the ICCIF format may not be
15 provided from a single field in the first data format record 50. Accordingly, information in a single field from first data format record 50 may be split into two or more fields in second data format record 52, to make subfields available for association. Likewise, individual fields from first data format record 50 may be combined for the purpose of creating a match to a desired field of second
20 data format record 52. Format translator 14 may also include other components for taking a record in one format and translating it into another format, such as the ICCIF format.

Fig. 3 illustrates another example of format translator 14 translating information into another format. According to the embodiment depicted in Fig.
25 3(a), a record for Consumer Smith from Mexico is provided and in Fig. 3(b), a record for Consumer Jones is provided. For these two records to be assimilated into the same database, the ICCIF format may be used.

As shown in Fig. 3, the two records contain different fields of information. The Consumer Smith record from Mexico lists Mr. Smith's
30 identification number. Mr. Jones' record, on the other hand, lists his U.S. social

security number. Both of these numbers may be considered consumer identification information and may be translated into the identification information field of the ICCIF format record, as depicted in Fig. 3. In doing so, however, that information is simply an abstract number with no reference.

5 Therefore, in order to understand what that number represents, a code may be associated with the input that indicates the type of input. According to one aspect of the invention, ISO (International Standards Organization) codes may be used to designate the country of origin of the record and the specific definition of the associated number. Other codes may also be used to designate
10 the type of input as well.

 In some countries, such as Mexico, multiple identification formats may be used. For such countries, additional codes may be used to correspond to the various formats. Different codes may therefore be used to designate social security number, RFC/CURP - Government ID, IMSS Tax ID, Driver's
15 License, Passport, Professional License, Voter Registration, and DUNS, to name examples of codes that may be used for the identification number field.

 Similarly, the address field may differ for records from Mexico and the United States. Many countries use different address conventions which therefore may need to be coded so that the information may be more easily
20 stored and searched in ICCIF format.

 Also, account balance information from different countries may be reported in the currency of the originating country or even multiple currencies. For example, for Mexico, the customer may desire to receive reports in Peso, Old Peso and US Dollars, for example. Reported currencies may be stored in
25 ICCIF by storing the amount and a code associated with the currency information. Other monetary values may similarly be coded to indicate the currency denomination in which the value is being reported.

 Through the use of codes and by providing relatively flexible data field formats, the system according to the present invention is customizable for any
30 credit reporting system. A single credit reporting system and associated

database may be used all over the world, such as countries like Mexico, India, Argentina, and the United States, without requiring modification to the database or the format of information being stored therein.

By creating a format translator for translating the format of the existing reporting system and updating the code tables that list available codes for that system, central credit system 16 may be readily implemented and extended. The database structure itself for central credit system 16, such as one based on the ICCIF format, may be used in all countries without the need for modification of the database structure of the data stored.

In addition to those data fields with which codes are associated, at least the following additional codes may be used: account type, address type, association termination, business type, collateral description, country name, currency type, employment type, gender, ID type, industry, language, location of incorporation, name suffix, name title, name type (commercial), name type (consumer), occupation type, operating status, other income frequency, other income type, ownership, phone number type, portfolio type, position title, rate, reason left employment, relationship, salary frequency, special comments, and terms frequency. Other codes associated with information fields may also be used within the scope of the invention.

Once all of the data is received by central credit system 16 and through the use of storage/retrieval system 18, the information is stored into one or more databases 20. According to one embodiment of the invention, each of databases 20 may comprise a relational database system correlating customer information to consumer and commercial information in the database. For example, the Oracle8 relational database sold commercially by Oracle Corp. may be used. Other databases such as DB2 or other data storage or query formats such as SQL may also be used in the present invention.

Central credit system 16 may also share credit information with other foreign credit systems 24. Foreign credit systems 24 may store information in a different format as well. Accordingly, another format translator 22 may be used

to translate information stored at central credit system 16 to another format as used by foreign credit system 24. Again, format translator 22 may comprise an element of central credit system 16, a stand-alone unit or may comprise an adaptation to foreign credit systems 24. Format translator 22 may operate in a reverse fashion to that of format translator 14.

Among other advantages, a credit system implemented according to the invention is able to report a single consumer's credit history even if the consumer moves to different countries. For example, a consumer that is born in Mexico, moves to the United States and then moves to Argentina may have credit history in all of those countries. When that consumer applies for credit in Argentina, according to the invention credit history information stored for that individual may be retrieved from Mexico and the United States and may be reported to an Argentinian credit provider in the local currency. Or, other currency denominations may be presented through use of the currency codes and conversion tables.

Different currency denominations may be presented for different periods of time based on the date of the amounts stored in the database. To provide up-to-date conversion of currency, the conversion tables may be updated periodically based on currency exchange rates at the time. For example, an outstanding balance reported in dollars in the United States could be reported to the Argentinian credit provider in United States Dollars or Argentinian Pesos, or any other currency that the credit provider desires.

As described above, it may be desired to transmit information from central credit system 16 to a foreign credit system 28. In doing so, that foreign credit system may transmit all available information or only provide certain information, such as negative credit information. Accordingly, a field may be stored indicating the type of information contained within a set or subset of the records in the database 20. Only negative information may then be provided to the foreign credit system by selection based on those codes stored with the data.

System 100 may comprise another facilitating its use in any part of the world. Specifically, as illustrated in Fig. 1, customer systems 10 may comprise a report requesting element 42. Report requesting element 42 may comprise a software-based module that presents a user at customer system 10 with a plurality of queries for input, thereby allowing the user to select the type of report requested. For example, the user may request a report for a potential new account holder. Report requesting element 42 may then accept relevant information about the potential new account holder from the user at customer system 10, and transmit that information to central credit system 16. Report requesting element 42 may include standalone or network enabled code such as Hyper text Markup Language (HTML), Dynamic HTML, Extensible Markup Language (XML), Java, Jini, C, C++, Perl, UNIX Shell, Visual Basic or Visual Basic Script, Virtual Reality Markup Language (VRML) or other technology including compilers, assemblers, interpreters or other computer languages.

Report requesting element 42 may also include a graphical user interface (GUI) for use in connection with a computer display. System 100 may store graphical user interface displays and code tables listing the meaning of the various codes used in the system in multiple languages either at customer system 10, central credit system 16, or both. Through GUI selection unit 44, a user at customer system 10 may then select a preferred language from the stored GUI displays. Accordingly, the system may accommodate all language users through one selection, rather than having to have the system reprogrammed for each different country.

GUI selection unit 44 may cooperate with a database either at customer system 10 or at central credit system 16 that stores the various GUI displays and code tables and may retrieve the selected language GUI display and code table upon request by a user. The format for the GUI retrieved from the database of GUIs is then displayed to the user. A user in Mexico may therefore be able to use report requesting element 42 through GUIs in Spanish, English or Portuguese, for example, if desired.

Similarly, customer system 10 may comprise a graphical user interface for enabling a user at customer system 10 to initiate transmission of customer credit information to central credit system 16. GUI selection system 44 may be used to modify the language of GUIs used to generate those requests as well.

5 Another aspect of the invention permits selection of the language of the reports generated by central credit system 16. Central credit system 16 may comprise a report language determination unit 40 to enable selection of the language of the report to be generated. Again, a plurality of report formats may be stored corresponding to each potential language. A user, through customer
10 system 10 or an operator at central credit system 16, may input a selection for the language of the report.

Again, a database table that stores language codes for the report and the actual text corresponding to each language code may be used to store the textual information to be output on the report. The report then uses the language type
15 selected to choose the appropriate textual output for the report when generating the report for that user.

As an example, one user may desire to see a particular potential new account holder's credit history in English and U.S. Dollars, whereas another user, for example, a potential credit issuer in Mexico, may desire to see the
20 credit history in Spanish and Pesos. The English user may select English and U.S. Dollars through report language determination unit 40 which then generates a report listing headings for consumer, account number, address, etc. in English. Further, all currency fields may then be reported in dollars, by collecting the currency fields for that consumer from the database, using the
25 currency code associated with the currency value and translating that currency, if necessary, to U.S. Dollars and outputting that information in the report. Another user in Mexico may desire to see the potential new account holder's credit history in English, but the currency in Pesos (for example, a U.S. bank operating in Mexico).

Through the use of codes corresponding to the language of the report and the currency of the report, any combination of reports may easily be generated by report language determination unit without requiring reprogramming for each country in which the system is implemented.

5 A flow chart illustrating the credit update processing of the invention is illustrated in Fig. 5. In step 200, processing begins. In step 202, a request for information or notification of update is received from a client, such as foreign credit system 24. In step 204, the format of the remote credit information format is determined, such as ICCIF or a native format to the foreign location.
10 In step 206, if the credit update or request is not in a universal format such as ICCIF the foreign credit information is translated to universal format including by means of format translator 14, format translator 22. In step 208 the desired credit fields are updated or retrieved. In step 210, the resulting credit fields are translated back to foreign format if necessary. In step 212, the resulting credit
15 information is transmitted to foreign credit system 24 or other client. In step 214, processing ends.

Other implementations and variations of the invention will be apparent to those skilled in the art from the illustrations, specification and practice of the invention disclosed herein. The scope of the invention is accordingly intended
20 to be limited only by the following claims.

Appendix - ICCIF Format

Segment 01 (Header Record)

The Header Record must be the first record on the ICCIF file and should include information necessary to identify the credit data provider. The following tables illustrates the contents of the Header Record.

Field Number	Field Name and Description	Length	Position	Alpha/ Numeric	Required/ Optional
1	RECORD IDENTIFIER	2	1-2	N	R
	Contains a constant used to identify this record. Must contain a constant of 01.				
2	FILE ID	8	3-10	AN	O
	A control number assigned by the data provider to the file for tracking purposes.				
3	DATE REPORTED	8	11-18	N	R
	Signifies the date of the most recent update to a subject's account balances. If the file includes accounts updated on different dates, use the most recent date. Report in date format.				
4	FILE SEQUENCE NUMBER	2	19-20	N	O
	Contains the sequence number of each file.				
5	CUSTOMER FORMAT DATE	8	21-28	N	O
	Contains the date on which the format creation program was completed. Report in date format.				
6	VERSION	4	29-32	N	O
	Identifies the version of the standard reporting format used in your system. Record a constant of "0001" when using the ICCIF format.				
7	REVISION DATE	8	33-40	N	O
	Contains the last date your reporting format was revised. Report in date format.				
8	CREDIT GRANTOR NAME	50	41-90	AN	R
	Contains the credit grantor's name which should be developed by the subscriber and the credit reporting agency. This field must be consistent on a month-to-month basis. Notify the credit reporting agencies before changing this code.				

Field Number	Field Name and Description	Length	Position	Alpha/Numeric	Required/Optional
9	EQUIFAX IDENTIFIER	13	91-103	AN	R
	Contains a unique identification number assigned by the credit reporting agency to this credit grantor. This field must be consistent on a month-to-month basis. Notify credit reporting agencies before adding, deleting, or changing the identifiers in this field.				
10	DATA CENTER CODE	3	104-106	AN	O
	Uniquely identifies which data processing center generated a file.				
11	LOCATION CODE	15	107-121	AN	O
	Use only if the data processing center produces files for more than one location. Contains an identity code which should be developed by the credit grantor for the location for whom the data is being reported.				
12	DATE CREATED	8	122-129	N	O
	Contains the date the file was generated. Report in date format.				
13	CYCLE NUMBER	2	130-131	N	O
	Contains the cycle number for the information being reported, if reporting by cycles. If the data contains more than one cycle, report the first cycle number found on the data.				
14	REPORTER NAME	35	132-166	AN	O
	Contains the name of the processing company sending the data. For example, the name of the credit grantor or processor. If multiple Identification Records are provided, you must repeat the Reporter Name on the second and subsequent headers.				
15	REPORTER ID	15	167-181	AN	O
	ID assigned to the processing company sending the data. For example, credit grantor or processor. If multiple Identification Records are provided, you must repeat the Reporter ID on the second and subsequent identification records. This field must be consistent on a month-to-month basis. Notify the credit reporting agencies before changing this code.				

Field Number	Field Name and Description	Length	Position	Alpha/Numeric	Required/Optional
16	REPORTER ADDRESS LINE 1	60	182-241	AN	O
	Contains the first line (street address) of the mailing address for the processing company.				
17	REPORTER ADDRESS LINE 2	60	242-301	AN	O
	Contains the second line (street address, city, state, and postal code) of the mailing address for the processing company.				
18	REPORTER ADDRESS EXTRA LINE	60	302-361	AN	O
	Contains the complete mailing address (street address, city, state, and postal code) for the processing company.				
19	REPORTER PHONE COUNTRY	3	362-364	N	O
	Contains the data processing company's phone country number.				
20	REPORTER PHONE NUMBER	20	365-384	AN	O
	Contains data processing company's phone number. If the entire phone number is not available, zero fill.				
21	REPORTER PHONE EXTENSION	10	385-394	AN	O
	Contains the data processing company's phone extension.				
22	BYTE COUNT	15	395-409	N	O
	Total number of bytes within this group or file which includes the identification record, consumer or commercial base record, all subsequent records, and a total record. The byte count must include one extra byte per record to account for the new line delimiters.				
23	LANGUAGE TYPE CODE	3	410-412	AN	O
	Designates the language type.				
24	RESERVED	25	413-437	N	O
	Blank fill.				
25	FILLER	10	438-447	AN	O
	Blank fill.				

Segment 02/20 (Consumer Base/Commercial Base)

The Consumer/Commercial Data Record consists of the base segment of the standard reporting format and any optional segments that may be appended.

This section describes each data element in the base segment, which should be used to report the primary borrower.

Field Number	Field Name and Description	Length	Position	Alpha/Numeric	Required/Optional
1	SEGMENT IDENTIFIER	2	1-2	N	R
	Unique code used to identify this segment. Must contain a constant of 02/20.				
2	CUSTOMER BRANCH ID	15	3-17	AN	O
	Uniquely identifies the credit grantor's internal code for each branch or office where information is verified. Right justify and zero fill. The Entire field should never be zero, blank, or nine (9) filled. This field must be consistent on a month-to-month basis. Notify credit reporting agencies before adding, deleting, or changing the identifiers in this field.				
3	ACCOUNT NUMBER	35	18-52	AN	R
	Report the unique account number as extracted from your file. Left justify and space fill. Do not include embedded blanks or special characters. Account number encryption is permitted when using one of the standard encryption options. Contact your local credit reporting agency for information regarding the encryption techniques.				
4	PORTFOLIO TYPE CODE	6	53-58	AN	R
	Used to designate an account portfolio. See Appendix A for a list of valid codes.				
5	ACCOUNT TYPE CODE	6	59-64	AN	O
	Contains the account type code used to identify the account classification. See Appendix A for a list of valid codes.				

Field Number	Field Name and Description	Length	Position	Alpha/Numeric	Required/Optional
6	ACCOUNT STATUS CODE	6	65-70	AN	O
	Contains the status code that properly identifies the current account condition. This is a required field. The Special Comments (field 7) should be used along with this field to further define an account. See Appendix A for a list of valid codes.				
7	SPECIAL COMMENTS CODE	6	71-76	AN	O
	Used along with the Account Status to further define an account. For example, closed accounts, accounts in dispute, or adjustments pending. See Appendix A for a list of valid codes.				
8	UPDATE INDICATOR	1	77	N	R
	Used to replace the most recently reported update for the same reporting period. Valid values: 0 - Not a replacement update (default) 1 - Replacement update				
9	TERMS FREQUENCY CODE	6	78-83	AN	O
	For installment and mortgage accounts, report the frequency for payments due. See Appendix A for a list of valid codes.				
10	TERMS	3	84-86	N	O
	Contains the duration of the credit extended or the number of periods for which payments must be made.				
11	TERMS PAYMENT AMOUNT	15	87-101	N	O
	Report the amount of the scheduled terms payment. Report in amount format. For installment accounts, report the regular payment. For revolving and line of credit accounts, report the minimum amount due based on the balance not including any past due amounts. For open accounts, zero fill. For mortgage accounts, include the total monthly payment including principal, interest, and escrows.				

Field Number	Field Name and Description	Length	Position	Alpha/ Numeric	Required/ Optional
12	TIME STAMP	14	102-115	N	O
	Contains the reported date and time of actual account information. Report in time stamp format.				
13	DATE OPENED	8	116-123	N	R
	Date on which an account was originally opened. Retain the original Date Opened regardless of future activity, such as transfer, refinance, or lost or stolen card. For returned checks, report the date the check was written. Report in date format.				
14	DATE OF OCCURRENCE (Date Last Activity)	8	124-131	N	O
	This field represents the date of last activity on the account. Report in date format.				
15	DATE OF LAST PAYMENT	8	132-139	N	O
	Report the date of the last payment. Report in date format.				
16	HIGHEST CREDIT AMOUNT	15	140-154	N	O
	Report the highest account balance in this field, and the Credit Limit in field 19. Report in amount format. For returned checks (all portfolio types), report the original amount of the check, excluding fees and interest.				
17	CURRENT BALANCE AMOUNT	15	155-169	N	R
	Report the total current account balance. Report credit balances as zero. For negative values, the left-most character must be "-". For example, -2500. Report in amount format.				
18	PAST DUE AMOUNT	15	170-184	N	O
	Report the amount past due. The amount should approximate the number of full cycles past the due date times the Monthly Payment and can include late charges and fees. Report in amount format. If the account status is current, this field should also be zero. Do not include the current amount due in this field.				

Field Number	Field Name and Description	Length	Position	Alpha/ Numeric	Required/ Optional
19	CREDIT LIMIT AMOUNT	15	185-199	N	R
	Contains the assigned account credit limit. Report in amount format. For revolving or line of credit accounts, report the assigned credit limit. For open, installment, or mortgage accounts, zero fill.				
20	LAST PAYMENT AMOUNT	15	200-214	N	O
	Report the amount paid. Report in amount format.				
21	BALLOON DUE DATE	8	215-222	N	O
	Report the date on which the balloon payment is due. Report in date format when amount exists.				
22	BALLOON PAYMENT AMOUNT	15	223-237	N	O
	Report the amount of the balloon payment. Report in amount format.				
23	ACCOUNT EXPIRATION DATE	8	238-245	N	O
	Contains the expiration date for an account. Report in date format.				
24	OWNERSHIP CODE	6	246-251	AN	R
	Used to designate an association with an account. For example, an individual or joint account. See Appendix A for a list of valid codes.				
25	DATE CLOSED	8	252-259	N	O
	Contains the date on which an account was closed. Report in date format.				
26	RATE CODE	6	260-265	AN	R
	Contains the rate assigned to an account. See Appendix A for a list of valid codes.				
27	CHARGED OFF AMOUNT	15	266-280	N	O
	Contains the amount that has been subtracted from the balance due because of a charge to loss. Report in amount format.				
28	CHARGED OFF DATE	8	281-288	N	O
	Contains the date on which the charge off occurred. Report in date format when charge off amount exists. Note: If you enter a date in this field, you must supply an amount in the CHARGED OFF AMOUNT field (27).				

Field Number	Field Name and Description	Length	Position	Alpha/ Numeric	Required/ Optional
29	CURRENCY TYPE CODE	3	289-291	AN	R
	Contains the International Standards Organization (ISO) standard currency type code. See Appendix A for a list of valid codes.				
30	RESERVED	25	292-316	AN	O
	Blank fill.				
31	FILLER	10	317-326	AN	O
	Blank fill.				

Segment 04 (Consumer Name)

The following table describes consumer name.

Field Number	Field Name and Description	Length	Position	Alpha/ Numeric	Required/ Optional
1	SEGMENT IDENTIFIER	2	1-2	N	R
	Unique code used to identify this segment. Must contain a constant of 04.				
2	PATERNAL NAME/SURNAME	50	3-52	AN	R
	Report the consumer's paternal name.				
3	MATERNAL NAME	50	53-102	AN	O
	Report the consumer's maternal name. If not available, blank fill.				
4	FIRST NAME	50	103-152	AN	R
	Report the consumer's first name.				
5	MIDDLE NAME	50	153-202	AN	O
	Report the consumer's middle name or initial. If not available, blank fill.				
6	NAME TYPE CODE	6	203-208	AN	O
	Used to designate the type of consumer name. See Appendix A for a list of valid codes.				
7	NAME SUFFIX CODE	6	209-214	AN	O
	Used to distinguish Junior, Senior, or III. See Appendix A for a list of valid codes.				
8	NAME TITLE CODE	6	215-220	AN	O
	Used to designate a consumer's title. See Appendix A for a list of valid codes.				
9	BIRTH DATE	8	221-228	N	O
	Contains the date of birth for the consumer specified in this Segment. Report in date format.				
10	DEATH DATE	8	229-236	N	O
	Contains the date of death for the consumer specified in this Segment. Report in date format.				
11	GENDER CODE	6	237-242	AN	O
	Contains the gender for the consumer specified in this Segment. See Appendix A for a list of valid codes.				
12	LANGUAGE TYPE CODE	3	243-245	AN	O
	Designates the consumer's language.				
13	RESERVED	25	246-270	AN	O
	Blank fill.				
14	FILLER	10	271-280	AN	O
	Blank fill.				

Segment 06 (Address Information)

The following table describes address information for the subject.

Field Number	Field Name and Description	Length	Position	Alpha/Numeric	Required/Optional
1	SEGMENT IDENTIFIER	2	1-2	N	R
	Unique code used to identify this segment. Must contain a constant of 06.				
2	FIRST LINE OF ADDRESS	60	3-62	AN	R
	Contains the first line of the mailing address for the subject and usually includes the street number, direction, street name, and type of thoroughfare. Left justify and blank fill. An apartment name or number should follow the street name. If the mailing address is a P. O. Box or Rural Route, include the Box or Route followed by the number. For example, P. O. Box 100. Do not report both a street address and a P. O. Box. Eliminate internal messages such as: "Do not mail", "Attorney", "Charge off", and "Fraud." Do not enter the credit grantor's address in this field.				
3	SECOND LINE OF ADDRESS	60	63-122	AN	O
	Contains the second line of the street address for the subject, which is usually city and province. Left justify and blank fill any unused portions. Separate city name and province abbreviations by a comma. Eliminate internal messages such as: "Do Not Mail", "Attorney", "Charge off", and "Fraud." Contact the credit reporting agencies to discuss the use of internal messages.				
4	EXTRA LINE OF ADDRESS	60	123-182	AN	O
	If three lines of address are maintained for an account, this field should be used for city and province. Left justify and blank fill any unused portions. If not used, blank fill. Eliminate internal messages such as: "Do Not Mail", "Attorney", "Charge off", and "Fraud." Contact the credit reporting agencies to discuss the use of internal messages.				

Field Number	Field Name and Description	Length	Position	Alpha/ Numeric	Required/ Optional
5	POSTAL CODE	15	183-197	AN	R
	Report the postal code of the subject's address. Left justify and blank fill.				
6	CITY NAME	30	198-227	AN	O
	Contains the city of the subject's address.				
7	DISTRICT NAME	30	228-257	AN	O
	Contains the District of the subject's address.				
8	COUNTY NAME	30	258-287	AN	O
	Report the county of the subject's address if available.				
9	PROVINCE/STATE NAME	35	288-322	AN	O
	Report the Province or State of the subject's address if available.				
10	ADDRESS TYPE CODE	6	323-328	AN	O
	Indicates the type of address that is reported in this segment. See Appendix A for a list of valid codes.				
11	RESIDENCE CODE	6	329-334	AN	O
	Used to designate if the address described in this segment is owned or rented by the subject. If not available, blank fill. See Appendix A for a list of valid codes.				
12	COUNTRY CODE	3	335-337	AN	R
	Contains the International Standards Organization (ISO) standard country code.				
13	ADDRESS VERIFICATION INDICATOR	1	338	N	O
	Indicates whether or not this is a confirmed address. 0 - not a confirmed address 1 - address reported is known to be the address.				
14	ADDRESS VERIFICATION DATE	8	339-346	N	O
	Report the date the address was validated. Report in date format.				
15	ADDRESS SINCE DATE	8	347-354	N	O
	The date since the subject reports to have been at this address. Report in date format.				
16	LANGUAGE TYPE CODE	3	355-357	AN	O
	Designates the subject's language.				
17	RESERVED	25	358-382	AN	O
	Blank fill.				
18	FILLER	10	383-392	AN	O
	Blank fill.				

Segment 08 (Identification Information)

Field Number	Field Name and Description	Length	Position	Alpha/Numeric	Required/Optional
1	SEGMENT IDENTIFIER	2	1-2	N	R
	Unique code used to identify this segment. Must contain a constant of 08.				
2	SUBJECT ID NUMBER	20	3-22	N	R
	Report the ID number of subject specified in the Consumer or Commercial Name Segment. Report in ID format.				
3	ID TYPE CODE	6	23-28	AN	R
	Used to designate the type of ID number. See Appendix A for a list of valid codes.				
4	ID VERIFICATION INDICATOR	1	29	N	O
	Indicates whether or not the reported ID has been verified. 0 - ID not verified 1 - ID verified				
5	ID VERIFICATION DATE	8	30-37	N	O
	This field is used to represent the date in which the ID was verified by the credit grantor as being the actual ID number for the subject. If this field contains a date, the ID VERIFICATION INDICATOR field must contain a '1'. Report in date format.				
6	LANGUAGE TYPE CODE	3	38-40	AN	O
	Designates the subject's language.				
7	RESERVED	25	41-65	AN	O
	Blank fill.				
8	FILLER	10	66-75	AN	O
	Blank fill.				

Segment 10 (Telephone Number)

Field Number	Field Name and Description	Length	Position	Alpha/Numeric	Required/Optional
1	SEGMENT IDENTIFIER	2	1-2	N	R
	Unique code used to identify this segment. Must contain a constant of 10.				
2	PHONE COUNTRY CODE	3	3-5	N	O
	Used to designate the country code for the telephone. If the country code is not available, zero fill.				
3	PHONE NUMBER	20	6-25	AN	R
	Contains the phone number of the subject specified in the Consumer or Commercial Base Segment. If the phone number is not available, blank fill.				
4	PHONE EXTENSION	10	26-35	AN	O
	Designates the telephone extension. If the phone extension is not available, blank fill.				
5	PHONE NUMBER TYPE CODE	6	36-41	AN	R
	Used to designate the type of phone number. See Appendix A for a list of valid codes. Default is Residence Telephone.				
6	PHONE NUMBER VERIFICATION INDICATOR	1	42	N	O
	Indicates whether or not the phone number has been verified. 0 - not verified 1 - verified				
7	PHONE NUMBER VERIFICATION DATE	8	43-50	N	O
	This field is used to represent the date in which the phone number was verified by the credit grantor as being the actual phone number for the subject. If this field contains a date, the PHONE NUMBER VERIFICATION INDICATOR field must contain a '1'. Report in date format.				
8	LANGUAGE TYPE CODE	3	51-53	AN	O
	Designates the subject's language.				
9	RESERVED	25	54-78	AN	O
	Blank fill.				
10	FILLER	10	79-88	AN	O
	Blank fill.				

Segment 12 (Relationship Information)

Note: This segment is reserved for future use.

Field Number	Field Name and Description	Length	Position	Alpha/Numeric	Required/Optional
1	SEGMENT IDENTIFIER	2	1-2	N	R
	Unique code assigned to identify this segment. Must contain a constant of 12.				
2	OWNERSHIP CODE	6	3-8	AN	R
	Used to designate a trade account as joint or individual. See Appendix A for a list of valid codes.				
3	PATERNAL NAME/SURNAME	50	9-58	AN	R
	Report the paternal name of the individual with a relationship to the subject.				
4	MATERNAL NAME	50	59-108	AN	O
	Report the maternal name of the individual with a relationship to the subject. If not available, blank fill.				
5	FIRST NAME	50	109-158	AN	R
	Report the first name of the individual with a relationship to the subject.				
6	MIDDLE NAME	50	159-208	AN	O
	Report the middle name of the individual with a relationship to the subject. If not available, blank fill.				
7	NAME SUFFIX CODE	6	209-214	AN	O
	Used to distinguish Junior, Senior, III, or Esquire. If not available, blank fill. See Appendix A for a list of valid codes.				
8	NAME TITLE CODE	6	215-220	AN	O
	Used to designate the title. For example, Dr. or President. See Appendix A for a list of valid codes.				
9	BUSINESS TITLE CODE	6	221-226	AN	R
	Used to designate the title or position of the business associate. See Appendix A for a list of valid codes.				

Field Number	Field Name and Description	Length	Position	Alpha/Numeric	Required/Optional
10	BIRTH DATE	8	227-234	N	O
	Contains the date of birth for the individual specified in this Segment. Report in date format.				
11	GENDER CODE	6	235-240	AN	O
	Contains the gender for the individual specified in this Segment. See Appendix A for a list of valid codes.				
12	RELATIONSHIP CODE	6	241-246	AN	R
	Used to designate the type of relationship or business association to the subject identified in the Consumer Name (04) or Commercial Name (24) segments. For example, if John Smith is in the "04" segment (base subject) and "Mary" (John's mother) is in the relationship segment, then "Mary's" relationship value would be "006002 - Parent of", meaning that "Mary" is "John's" mother. See Appendix A for a list of valid codes.				
13	ASSOCIATION TERMINATION CODE	6	247-252	AN	R
	Use to designate the reason an association was terminated. See Appendix A for a list of valid codes.				
14	ASSOCIATION TERMINATION DATE	8	253-260	N	R
	Indicates the date on which the account association was terminated. Report format in date format.				
15	FIRST LINE OF ADDRESS	60	261-320	AN	R
	Contains the mailing address for the individual identified in this segment and usually includes the street number, direction, street name, and type of thoroughfare. Left justify and blank fill. Apartment names or numbers should follow the street name. If the mailing address is a P.O. box or Rural Route, include the Box or Route followed by the number. For example, P.O. Box 100. Do not enter credit grantor's address in this field.				

Field Number	Field Name and Description	Length	Position	Alpha/Numeric	Required/Optional
16	SECOND LINE OF ADDRESS	60	321-380	AN	O
	Contains the second line of address information which may include the city and province. Left justify and blank fill any unused portions. Delete the right-most positions if the city name is greater than 23 characters, or use the standard 13-character postal city abbreviations. Separate the city name and province abbreviation by a comma.				
17	EXTRA LINE OF ADDRESS	60	381-440	AN	O
	Use this field only if three lines of address information are required for an account. Delete the right-most positions if the city name is greater than XX characters, or use the postal city abbreviations. Left justify and blank fill any unused portions. Do not use internal messages such as: "Do Not Mail", "Attorney", "Charge off", and "Fraud." Contact the credit reporting agencies to discuss the use of Internal messages.				
18	POSTAL CODE	15	441-455	AN	R
	Report the postal code of the individual's address. Left justify and blank fill.				
19	CITY NAME	30	456-485	AN	O
	Contains the city of the individual's address.				
20	DISTRICT NAME	30	486-515	AN	O
	Indicates the district of the individual's address if available.				
21	COUNTY NAME	30	516-545	AN	O
	Contains the county of the individual's address if available.				
22	PROVINCE/STATE NAME	35	546-580	AN	O
	Indicates the Province or State of the Individual's address if available.				
23	ADDRESS TYPE CODE	6	581-586	AN	R
	Used to designate the type of address reported in this segment. See Appendix A for a list of valid codes.				

Field Number	Field Name and Description	Length	Position	Alpha/Numeric	Required/Optional
24	RESIDENCE CODE	6	587-592	AN	O
	Used to designate if the address described in this segment is owned or rented. If not available, blank fill. See Appendix A for a list of valid codes.				
25	COUNTRY CODE	3	593-595	AN	R
	Contains the ISO standard country abbreviation. See Appendix A for a list of valid codes.				
26	ADDRESS VERIFICATION INDICATOR	1	596	AN	R
	Contains a "1" if the address reported is known to be the address of an associated individual. Contains a "0" if the address reported is not a confirmed address.				
27	ADDRESS VERIFICATION DATE	8	597-604	AN	R
	This field is used to represent the date in which the ADDRESS was verified by the credit grantor as being the actual ADDRESS for the individual. If this field contains a date, the ADDRESS VERIFICATION field must contain a '1'. Report in date format.				
28	ADDRESS SINCE DATE	8	605-612	N	O
	Report the date since the individual has been at this address. Report in date format.				
29	SUBJECT ID NUMBER	20	613-632	AN	R
	Report the ID number of the person specified in this segment. Report in ID format.				
30	ID TYPE CODE	6	633-638	AN	R
	Used to designate the type of ID number. See Appendix A for a list of valid codes.				
31	ID VERIFICATION INDICATOR	1	639	N	R
	Indicates whether or not the reported ID has been verified. 0 - ID not verified 1 - ID verified				

Field Number	Field Name and Description	Length	Position	Alpha/ Numeric	Required/ Optional
32	ID VERIFICATION DATE	8	640-647	N	R
	Indicates the date on which the report was verified. Report in date format. This field is used to represent the date in which the ID was verified by the credit grantor as being the actual ID number for the individual. If this field contains a date, the ID VERIFICATION INDICATOR field must contain a '1'. Report in date format.				
33	PHONE COUNTRY CODE	3	648-650	N	O
	Used to designate the country code for the telephone. If the country code is not available, zero fill.				
34	PHONE NUMBER	20	651-670	AN	O
	Contains the phone number of the individual specified in this segment. If the phone number is not available, blank fill.				
35	PHONE EXTENSION	10	671-680	AN	O
	Designates the telephone extension. If the phone extension is not available, blank fill.				
36	PHONE NUMBER TYPE CODE	6	681-686	AN	O
	Used to designate the type of phone number. See Appendix A for a list of valid codes.				
37	PHONE NUMBER VERIFICATION INDICATOR	1	687	N	R
	Indicates whether or not the phone number has been verified. 0 - not verified 1 - verified				
38	PHONE NUMBER VERIFICATION DATE	8	688-695	N	R
	This field is used to represent the date in which the phone number was verified by the credit grantor as being the actual phone number for the individual. If this field contains a date, the PHONE NUMBER VERIFICATION INDICATOR field must contain a '1'. Report in date format.				
39	SEGMENT SEQUENCE NUMBER	4	696-699	N	R
	Used to assign a unique sequence number to the individual described in this segment. If more than one record of this type is used to describe the same known or unknown relationship, all records must contain the same number.				

Field Number	Field Name and Description	Length	Position	Alpha/ Numeric	Required/ Optional
40	LANGUAGE TYPE CODE	3	700-702	AN	R
	Designates the subject's language.				
41	RESERVED	25	703-727	AN	O
	Blank fill.				
42	FILLER	10	728-737	AN	O
	Blank fill.				

Segment 21 (Commercial Financial)

Note: This segment is reserved for future use.

Field Number	Field name and Descriptions	Length	Position	Alpha/Numeric	Required/Optional
1	SEGMENT IDENTIFIER	2	1-2	N	R
	Must contain a constant of 21.				
2	BUSINESS STARTED YEAR	4	3-6	N	R
	Contains the year the business was started. Format is YYYY. If not used, zero.				
3	OPERATING STATUS CODE	6	7-12	AN	R
	Used to designate the operating status of a business. See Appendix A for a list of valid codes.				
4	DATE OF INCORPORATION	8	13-20	N	R
	Contains the date of incorporation. Report in date format.				
5	LOCATION OF INCORPORATION CODE	6	21-26	AN	R
	Indicates where the business was incorporated. See Appendix A for a list of valid codes.				
6	PRIMARY INDUSTRY CODE	10	27-36	AN	R
	Used to designate the primary business. See Appendix A for a list of valid industry codes.				
7	SECONDARY INDUSTRY CODE	10	37-46	AN	O
	Used to designate the secondary business. See Appendix A for a list of valid industry codes.				
8	BUSINESS TYPE CODE	6	47-52	AN	R
	Used to designate the type of business. See Appendix A for a list of valid codes.				
9	REPORT DATE	8	53-60	N	R
	Contains the date on which the financial information was reported. Report in date format.				
10	NUMBER OF EMPLOYEES	10	61-70	N	O
	Report the total number of employees for the business. Right justify and zero fill. If not used zero fill.				
11	VALUE OF CURRENT ASSETS	15	71-85	N	R
	Report the current assets value. Report in amount format.				

Field Number	Field name and Descriptions	Length	Position	Alpha/Numeric	Required/Optional
12	VALUE OF FIXED ASSETS	15	86-100	N	R
	Report the fixed assets value. Report in amount format.				
13	VALUE OF CURRENT LIABILITIES	15	101-115	N	R
	Report the book value of the current liabilities for the business. Report in amount format.				
14	VALUE OF LONG TERM LIABILITIES	15	116-130	N	O
	Report the book value of the long term liabilities for the business. Report in amount format.				
15	NET ANNUAL INCOME	15	131-145	N	R
	Report the annual net income for the business. Report in amount format.				
16	NET ANNUAL INCOME INDICATOR	1	146-146	N	R
	Indicates whether the annual income is a positive (gain) or negative (loss) number. 0 - the amount reported is a positive number 1 - the amount reported is a negative number				
17	VALUE OF EQUITY	15	147-161	N	R
	Report the book value of the business equity. Report in amount format.				
18	SALES VOLUME	15	162-176	N	R
	Report the book value of the business sales volume. Report in amount format.				
19	CURRENCY TYPE CODE	3	177-179	AN	R
	Contains the International Standards Organization (ISO) standard currency type code. See Appendix A for a list of valid codes.				
20	AMOUNT MULTIPLIER CODE	6	180-185	AN	R
	Used to designate the scale used in reporting amounts. See Appendix A for a list of valid codes.				
21	RESERVED	25	186-210	AN	O
	Blank fill.				
22	FILLER	10	211-220	AN	O
	Blank fill.				

Segment 24 (Commercial Name)

Note: This segment is reserved for future use.

Field Number	Field name and Descriptions	Length	Position	Alpha/ Numeric	Required/ Optional
1	SEGMENT IDENTIFIER	2	1-2	N	R
	Must contain a constant of 24.				
2	BUSINESS NAME	75	3-77	AN	R
	Report the name of the business.				
3	NAME TYPE CODE	6	78-83	AN	R
	Used to designate the type of business name. See Appendix A for a list of valid codes.				
4	LANGUAGE TYPE CODE	3	84-86	AN	R
	Designates the business's language.				
5	RESERVED	25	87-111	AN	O
	Blank fill.				
6	FILLER	10	112-121	AN	O
	Blank fill.				

Segment 31 (Historical Information)

Field Number	Field name and Descriptions	Length	Position	Alpha/ Numeric	Required/ Optional
1	SEGMENT IDENTIFIER	2	1-2	N	R
	Must contain a constant of 31.				
2	DATE	8	3-10	N	R
	Contains the date for which the payment history in this segment is associated.				
3	CURRENT BALANCE AMOUNT	15	11-25	N	O
	Report the total balance for the month and year reported. Report credit balances (negative balances) as zero. Report in amount format.				
4	LAST PAYMENT AMOUNT	15	26-40	N	O
	Report the amount paid for the month and year reported. Report in amount format.				
5	PAST DUE AMOUNT	15	41-55	N	O
	Indicates the amount past due for the month and year reported. Report in amount format. If the account status is current, this field should be zero. Do not include the current amount due in this field.				
6	TERMS AMOUNT	15	56-70	N	O
	Report the terms amount for the month and year reported. Report in amount format.				
7	CHARGED OFF AMOUNT	15	71-85	N	O
	Contains the amount that has been subtracted from the balance due because of a charge to loss. Report in amount format.				
8	RATE CODE	6	86-91	AN	R
	Contains the rate assigned to an account. See Appendix A for a list of valid codes.				
9	RESERVED	25	92-116	AN	O
	Blank fill.				
10	FILLER	10	117-126	AN	O
	Blank fill.				

Segment 41 (Collateral Information)

Field Number	Field name and Descriptions	Length	Position	Alpha/ Numeric	Required/ Optional
1	SEGMENT IDENTIFIER	2	1-2	N	R
	Must contain a constant of 41.				
2	COLLATERAL DESCRIPTION CODE	6	3-8	AN	O*
	Used to designate a type of collateral for the account or loan. If not used, do not report the 41 Segment. See Appendix A for a list of valid codes.				
3	COLLATERAL VALUE	15	9-23	N	O*
	Report the value of an account or loan collateral. Report in amount format.				
4	COLLATERAL DATE	8	24-31	N	O*
	Report the date on which the account or loan collateral was applied to an account. Report in date format.				
5	RESERVED	25	32-56	AN	O
	Blank fill.				
6	FILLER	10	57-66	AN	O
	Blank fill.				

Note: At least one of these fields must be supplied.

Segment 61 (Account Number Change)

Field Number	Field name and Descriptions	Length	Position	Alpha/Numeric	Required/Optional
1	SEGMENT IDENTIFIER	2	1-2	N	R
	Must contain a constant of 61.				
2	ACCOUNT NUMBER	35	3-37	AN	R
	Contains the new account number assigned to an account. Do not blank fill. Left justify and space fill. Do not include embedded blanks or special characters.				
3	RESERVED	25	38-62	AN	O
	Blank fill.				
4	FILLER	10	63-72	AN	O
	Blank fill.				

Segment 71 (Purchased Portfolio/Sold To)

Note: This segment is reserved for future use.

Field Number	Field name and Descriptions	Length	Position	Alpha/ Numeric	Required/ Optional
1	SEGMENT IDENTIFIER	2	1-2	N	R
	Must contain a constant of 71.				
2	PURCHASED PORTFOLIO OR SOLD TO NAME CODE	6	3-8	AN	R
	Used to designate the name of the company from which the portfolio was purchased or to whom the account was sold. See Appendix A for a list of valid codes.				
3	INDICATOR	1	9-9	N	R
	Contains a code representing the type of information being reported. Values are: 1 - Portfolio purchased from name 2 - Sold to name 3 - Remove previously reported segment information				
4	RESERVED	25	10-34	AN	O
	Blank fill.				
5	FILLER	10	35-44	AN	O
	Blank fill.				

Segment 91 (Employment)

Field Number	Field name and Descriptions	Length	Position	Alpha/Numeric	Required/Optional
1	SEGMENT IDENTIFIER	2	1-2	N	R
	Must contain a constant of 91.				
2	EMPLOYER NAME	75	3-77	AN	R
	Report the name of the employer for the consumer reported in the Consumer Name Segment.				
3	FIRST LINE OF EMPLOYER ADDRESS	60	78-137	AN	O
	Contains the mailing address for the employer in field 2 and usually includes the street number, direction, street name, and type of thoroughfare. Left justify and blank fill. If the address is unknown, blank fill.				
4	SECOND LINE OF EMPLOYER ADDRESS	60	138-197	AN	O
	Usually contains the city and province. Left justify and blank fill. If unknown, blank fill.				
5	EXTRA LINE OF EMPLOYER ADDRESS	60	198-257	AN	O
	Contains the third line of address information for the employer. Left justify and blank fill. If not used, blank fill.				
6	EMPLOYER POSTAL CODE	15	258-272	AN	O
	Report the postal code of the employer's address. Left justify and blank fill. If not used, blank fill.				
7	CITY NAME	30	273-302	AN	O
	Contains the city of the employer's address.				
8	DISTRICT NAME	30	303-332	AN	O
	Contains the District of the employer's address.				
9	COUNTY NAME	30	333-362	AN	O
	Report the county of the employer's address if available.				
10	PROVINCE/STATE NAME	35	363-397	AN	O
	Report the Province or State of the employer's address if available.				
11	COUNTRY CODE	3	398-400	AN	O
	Contains the International Standards Organization (ISO) country abbreviation.				

Field Number	Field name and Descriptions	Length	Position	Alpha/Numeric	Required/Optional
12	OCCUPATION TYPE CODE	6	401-406	AN	O
	Indicates the title or position for the consumer reported in the Base Segment. See Appendix A for a list of valid codes.				
13	DATE HIRED	8	407-414	N	O
	Indicates the date on which the consumer was hired. Report in date format.				
14	DATE LEFT	8	415-422	N	O
	Indicates the date on which the consumer left the position. Report in date format.				
15	REASON LEFT CODE	6	423-428	N	O
	Used to designate the reason why a consumer left an employer. See Appendix A for a list of valid codes.				
16	VERIFICATION INDICATOR	1	429-429	N	O
	Indicates whether or not the consumer's employment has been verified. Valid values: 1 - employment verified 0 - reported, not verified				
17	VERIFICATION DATE	8	430-437	N	O
	This field is used to represent the date in which the employment was verified by the credit grantor as being the actual employment for the subject. If this field contains a date, the EMPLOYMENT VERIFICATION field must contain a '1'. Report in date format.				
18	SALARY AMOUNT	15	438-452	N	O
	Indicates the consumer's salary. Report in amount format.				
19	SALARY CURRENCY CODE	3	453-455	AN	O
	Used to designate the currency type used to report the consumer's salary. Use the ISO standard currency type code. See Appendix A for a list of valid codes.				
20	SALARY FREQUENCY CODE	6	456-461	AN	O
	Required if you provided the consumer's salary. See Appendix A for a list of valid codes.				

Field Number	Field name and Descriptions	Length	Position	Alpha/Numeric	Required/Optional
21	SALARY VERIFICATION INDICATOR	1	462-462	N	O
	Indicates whether or not the consumer's salary has been verified. 0 - not verified 1 - verified				
22	SALARY VERIFICATION DATE	8	463-470	N	O
	Indicates the date on which the consumer's salary was verified. Report in date format.				
23	EMPLOYMENT TYPE CODE	6	471-476	AN	O
	Used to designate the type of employment. See Appendix A for a list of valid codes.				
24	CONTACT NAME	50	477-526	AN	O
	The name of the person who can be contacted at the consumer's employer.				
25	CONTACT POSITION TITLE CODE	6	527-532	AN	O
	Used to designate the title of the employer contact person. See Appendix A for a list of valid codes.				
26	CONTACT PHONE COUNTRY CODE	3	533-535	N	O
	Used to designate the country code for the telephone. If the country code is not available, zero fill.				
27	CONTACT PHONE NUMBER	20	536-555	AN	O
	Contains the phone number of the contact person. If the phone number is not available, blank fill.				
28	CONTACT PHONE EXTENSION	10	556-565	AN	O
	Designates the telephone extension. If the phone extension is not available, blank fill.				
29	LANGUAGE TYPE CODE	3	566-568	AN	O
	Designates the subject's language.				
30	RESERVED	25	569-593	AN	O
	Blank fill.				
31	FILLER	10	594-603	AN	O
	Blank fill.				

Segment 92 (Other Income)

Note: This segment is reserved for future use.

Field Number	Field name and Descriptions	Length	Position	Alpha/ Numeric	Required/ Optional
1	SEGMENT IDENTIFIER	2	1-2	N	R
	Must contain a constant of 92.				
2	OTHER INCOME TYPE CODE	6	3-8	AN	R
	Used to designate the type of income. See Appendix A for a list of valid codes.				
3	OTHER INCOME AMOUNT	15	9-23	N	R
	Report the amount of the other income. Report in amount format.				
4	OTHER INCOME FREQUENCY CODE	6	24-29	AN	O
	Used to designate the frequency at which the reported other income is received. See Appendix A for a list of valid codes.				
5	OTHER INCOME VERIFICATION INDICATOR	1	30-30	N	R
	Indicates whether or not the consumer's other income has been verified. Valid values: 0 - reported, not verified 1 - income verified				
6	OTHER INCOME VERIFICATION DATE	8	31-38	N	R
	This field is used to represent the date in which the OTHER INCOME was verified by the credit grantor as being the actual OTHER INCOME for the subject. If this field contains a date, the OTHER INCOME VERIFICATION INDICATOR field must contain a '1'. Report in date format.				
7	OTHER INCOME CURRENCY TYPE CODE	3	39-41	AN	R
	Contains the International Standards Organization (ISO) standard currency type code. See Appendix A for a list of valid codes.				
8	OTHER INCOME SOURCE NAME	75	42-116	AN	O
	The name of the source providing the other income.				
9	LANGUAGE TYPE CODE	3	117-119	AN	R
	Designates the subject's language.				
10	RESERVED	25	120-144	AN	O
	Blank fill.				
11	FILLER	10	145-154	AN	O
	Blank fill.				

Segment 99 (Trailer Record)

Field Number	Field name and Descriptions	Length	Position	Alpha/Numeric	Required/Optional
1	RECORD IDENTIFIER	2	1-2	N	R
	Contains a constant used to Identify this record. Report the constant 99.				
2	TOTAL CURRENT BALANCE	15	3-17	N	R
	Contains the accumulated total of all current balance amounts reported. Summarize the amount in the Consumer and Commercial Base for each Base Segment reported.				
3	TOTAL PAST DUE	15	18-32	N	R
	Contains the accumulated total of all past due amounts reported. Summarize the amount in the Consumer and Commercial Base for each Base Segment reported.				
4	TOTAL RECORDS SUBMITTED	10	33-42	N	R
	Contains total number of segments being reported in the group. Include the Identification and Totals record.				
5	TOTAL OF CONSUMER BASE SEGMENTS	10	43-52	N	R
	Contains the total number of consumer base segments (02).				
6	TOTAL OF COMMERCIAL BASE SEGMENTS	10	53-62	N	R
	Contains the total number of commercial base segments (20), zero fill.				
7	TOTAL OF CONSUMER NAME SEGMENTS	10	63-72	N	R
	Contains the total number of consumer name segments (04).				
8	TOTAL OF COMMERCIAL NAME SEGMENTS	10	73-82	N	R
	Contains the total number of commercial name segments (24).				
9	TOTAL OF ADDRESS SEGMENTS	10	83-92	N	R
	Contains the total number of address segments (06).				
10	TOTAL OF ID SEGMENTS	10	93-102	N	R
	Contains the total number of ID segments (08).				

Field Number	Field name and Descriptions	Length	Position	Alpha/ Numeric	Required/ Optional
11	TOTAL OF PHONE SEGMENTS	10	103-112	N	R
	Contains the total number of phone segments (10).				
12	TOTAL OF RELATIONSHIP SEGMENTS	10	113-122	N	R
	Contains the total number of relationship segments (12), zero fill.				
13	TOTAL OF COMMERCIAL FINANCIAL SEGMENTS	10	123-132	N	R
	Contains the total number of commercial financial segments (21), zero fill.				
14	TOTAL OF HISTORY SEGMENTS	10	133-142	N	R
	Contains the total number of historical segments (31).				
15	TOTAL OF COLLATERAL SEGMENTS	10	143-152	N	R
	Contains the total number of collateral segments (41).				
16	TOTAL ACCOUNT NUMBER CHANGE	10	153-162	N	R
	Contains the total number of account number changes (61).				
17	TOTAL PURCHASE/SOLD TO	10	163-172	N	R
	Contains the total number of items purchased or sold (71), zero fill.				
18	TOTAL OF EMPLOYMENT SEGMENTS	10	173-182	N	R
	Contains the total number of employment segments (91).				
19	TOTAL OTHER INCOME	10	183-192	N	R
	Contains the total for other income (92), zero fill.				
20	DATE CREATED	8	193-200	N	R
	Indicates the date on which the media was created. Report in date format.				
21	RECORD NUMBER	10	201-210	N	R
	Contains a number to uniquely identify a record within the group defined by the identification record. If a record number is provided, the credit reporting agency will return with required error reporting.				
22	RESERVED	25	211-235	AN	O
	Blank fill.				
23	FILLER	10	236-245	AN	O
	Blank fill.				

Appendix A: ICCIF Code Types

The following table is an alphabetical list of the ICCIF code types and their values. Note that the "name" field corresponds to the field names in each data segment.

Code Type	Value/Description
Account Status Code	036001 - "Closed" 036002 - "Transferred" 036003 - "Refinanced" 036004 - "Paid - zero balance" 036005 - "Adjustment pending" 036007 - "Open" 036011 - "Paid - was surrender" 036012 - "Paid - was collection" 036013 - "Paid - was repossession" 036014 - "Paid - from collateral" 036015 - "Paid - from guarantor" 036016 - "Paid - was charge-off" 036017 - "Paid - was foreclosure" 036018 - "Paid for less than balance" 036019 - "Paid by original" 036021 - "Wage Garnishment" 036022 - "Included in Bankruptcy" 036031 - "Paying - was charge-off" 036032 - "Paying - was collection" 036041 - "Foreclosure started" 036042 - "Deed received" 036043 - "Foreclosure" 036044 - "Voluntary surrender" 036051 - "Filed insurance - government" 036052 - "Filed insurance" 036053 - "Filed against guarantor" 036061 - "Early termination" 036062 - "Account assigned" 036063 - "Merchandise taken back" 036064 - "Balance reported as loss" 036071 - "Could not locate subject - now found" 036072 - "Cannot locate subject" n"

Code Type	Value/Description
Account Status Code (continued)	036081 - "Suspended" 036082 - "Account NOT included in bankruptcy" 036083 - "Paid - was public record" 036084 - "Account assumed by third party" 036085 - "Account secured" 036086 - "Arrangement made for partial payment" 036087 - "Paid - from insurance" 036088 - "Payment deferred" 036089 - "Involuntary Repossession"
Account Type Code	039011 - "Bank - Credit/Charge" 039012 - "Retail - Credit/Charge" 039013 - "T&E - Credit/Charge" 039014 - "Personal Line-Of-Credit" 039019 - "Other Revolving or Charge/Credit" 039021 - "Automobile/Vehicle Loan/Lease" 039022 - "Durable Consumer Goods Loan" 039023 - "Real Estate/Home/Mobile Home Loan" 039024 - "Equity/2nd Home Loan" 039025 - "Education Loan" 039029 - "Other Installment Credit/Loan" 039031 - "Checking Account" 039032 - "Savings Account" 039039 - "Other Banking/Finance Services" 039041 - "Commercial Loan (Primary)" 039042 - "Commercial Loan (Additional)" 039043 - "Commercial Line-Of-Credit" 039044 - "Commercial Real Estate Loan" 039049 - "Other Commercial Credit/Loan"
Address Type Code	007001 - "Personal residence" 007002 - "Business" 007003 - "Both residence and business" 007004 - "Military" 007005 - "Previous residence or business"
Amount Multiplier Codes	Future use
Association Termination Code	044001 - "Closed by Consumer" 044002 - "Closed by Customer" 044003 - "Closed by Operator" 044004 - "Closed by Unknown Source"
Business Title Code	Future use

Code Type	Value/Description
Business Type Code	058001 - "Corporation" 058002 - "Partnership" 058003 - "Sub S. Corporation" 058004 - "Sole Proprietorship" 058005 - "Joint Venture"
Collateral Description Code	042001 - "Vehicle" 042002 - "House / Building" 042003 - "Real Estate / Land" 042004 - "Cash / Liquid Assets" 042005 - "Equipment / Business Assets" 042006 - "Stocks / Bonds" 042007 - "Accounts Receivable / Inventory" 042008 - "Other Personal Assets"
Country Name	032 - "Argentina" 068 - "Bolivia" 076 - "Brazil" 124 - "Canada" 152 - "Chile" 222 - "El Salvador" 320 - "Guatemala" 340 - "Honduras" 484 - "Mexico" 528 - "Netherlands" 558 - "Nicaragua" 604 - "Peru" 826 - "United Kingdom" 840 - "United States" 862 - "Venezuela" 999 - "Other"
Currency Type Code	484 - "Mexican Peso" 840 - "US Dollar" UD - "UDI"
Employment Type Code	021001 - "Full-Time" 021002 - "Part-Time" 021003 - "Commission" 021004 - "Self-Employed/Contractor"
Gender Code	002001 - "Female" 002002 - "Male"

Code Type	Value/Description
ID Type Code	009001 - "SSN/RFC" 009002 - "IMSS - Tax ID" 009003 - "Driver's License" 009004 - "Passport" 009005 - "Professional License" 009006 - "IFE - Voter's Registration" 009007 - "DUNS"
Industry Code	011100 - "Financial Services" 011110 - "Bank" 011122 - "Automotive Financing" 011123 - "Home Mortgage Financing" 011124 - "Business Financing" 011125 - "Savings & Loan" 011126 - "Credit Union" 011130 - "Security Broker / Dealer" 011140 - "Debt Collector" 011200 - "Merchandise Trade Wholesale/Retail" 011201 - "Department Store" 011210 - "Clothing Store" 011231 - "Automobile/Truck Dealer/Rental" 011233 - "Mobile Home Dealer" 011260 - "Restaurant - Food/Drink" 011261 - "Grocery Store" 011301 - "Non-Profit Trade Association" 011311 - "Jewelry Store" 011312 - "Pharmacy" 011360 - "Entertainment / Sports" 011376 - "Membership Club" 011382 - "Catalog Merchant" 011400 - "Consumer & Business Services" 011440 - "Business Services" 011441 - "Marketing / Advertising" 011452 - "Data Processing Services" 011453 - "Consulting Services" 011461 - "Automobile Rental & Leasing" 011490 - "Hotel / Motel Industry" 011495 - "Travel Agency" 011500 - "Manufacturing / Agriculture" 011510 - "Construction Contracting"

Code Type	Value/Description
Industry Code (continued)	011511 - "General Contractor -Residential" 011512 - "Heating, Plumbing, Central Air" 011513 - "Electrical Contractor" 011514 - "Masonry/Stonework/Tiles/Plaster" 011515 - "Carpentry" 011516 - "Roofing, Siding, Sheet Metal" 011517 - "Concrete Work Contractor" 011518 - "Special Trade Contractor" 011530 - "Agriculture / Forestry" 011531 - "Agricultural Cooperatives" 011532 - "Landscape & Horticulture Services" 011590 - "Miscellaneous Manufacturing" 011700 - "Utilities, Fuel, Transportation" 011711 - "Electric / Gas" 011713 - "Water" 011720 - "Mining / Petroleum" 011730 - "Telephone / Communications" 011750 - "Passenger Transportation" 011751 - "Airline / Air Carriers" 011752 - "Bus Line, Charters, Tour Buses" 011753 - "Suburb/Commuter Passenger Train" 011754 - "Ambulance Services" 011755 - "Taxicabs / Limousines" 011756 - "Steamship / Cruise Line" 011757 - "Boat Rentals & Leases" 011758 - "Marinas, Marine Services / Supplies" 011773 - "Railroads" 011780 - "Freight / Trucking / Railroad" 011781 - "Motor Freight Carrier, Trucking" 011782 - "Courier Services Air/Ground/Freight" 011783 - "Public Warehousing" 011800 - "Insurance" 011900 - "Government / Education" 011910 - "Miscellaneous Government" 011911 - "Local Government" 011912 - "State Government" 011913 - "Federal Government" 011920 - "Military" 011940 - "Miscellaneous Education" 011942 - "College / University" 011943 - "Business School" 011945 - "Vocational Training" 011950 - "Medical / Health Services"

Code Type	Value/Description
Industry Code (continued)	011953 - "Dentistry" 011960 - "Hospital / Health Care" 011971 - "Child/Elder Care Facility" 011973 - "Veterinary Services" 011974 - "Accounting" 011975 - "Legal Services" 011976 - "Real Estate Agency" 011977 - "Engineering"
Language Type Code	187 - "English" 001 - "Spanish"
Location Of Incorporation Code	031001 - "Federal" 031002 - "State" 031003 - "Regional" 031004 - "City"
Name Suffix Code	005001 - "Jr", 005002 - "Sr", 005011 - "1st or I" 005012 - "2nd or II" 005013 - "3rd or III" 005014 - "4th or IV" 005015 - "5th or V" 005016 - "6th or VI" 005017 - "7th or VII" 005018 - "8th or VIII" 005019 - "9th or IX"
Name Title Code	006100 - "Personal" 006200 - "Professional" 006300 - "Business" 006400 - "Educational" 006500 - "Government" 006600 - "Religious" 006700 - "Military"
Name Type (Commercial)	028001 - "Doing Business As" 028002 - "Legal" 028003 - "Previous"
Name Type Code (Consumer)	004001 - "Current Name" 004002 - "Also Known As Name" 004003 - "Previous (Maiden) Name"

Code Type	Value/Description
Occupation Type Code	023011 - "Management and Government" 023013 - "Business and Financial Operations" 023015 - "Computer and Mathematical" 023017 - "Architecture and Engineering" 023019 - "Life, Physical and Social Science" 023021 - "Medical and Health" 023023 - "Community and Social Services" 023025 - "Legal Operations" 023027 - "Education, Training and Library" 023029 - "Arts, Entertainment, Media, Sports" 023031 - "Sales" 023033 - "Office and Administration" 023035 - "Protective Operations" 023037 - "Food Preparation and Serving" 023039 - "Buildings and Grounds Maintenance" 023041 - "Personal Care and Service" 023043 - "Farming, Forestry and Fishing" 023045 - "Construction and Extractive" 023047 - "Installation, Maintenance, Repair" 023049 - "Manufacturing" 023051 - "Transportation, Material Moving" 023053 - "Military"
Operating Status Code	029001 - "Active" 029002 - "Pending" 029003 - "In-Active" 029004 - "Closed" 029011 - "Bankruptcy Filed" 029012 - "Bankruptcy Completed"
Other Income Frequency Code	013001 - "Hourly" 013002 - "Daily" 013003 - "Weekly" 013004 - "Bi-Weekly" 013005 - "Semi-Monthly" 013006 - "Monthly" 013007 - "Annually"
Other Income Type	056001 - "Alimony" 056002 - "Child Support" 056003 - "Investment Earnings" 056004 - "Trust" 056005 - "Lottery"

Code Type	Value/Description
Ownership Code	016000 - "Undesignated" 016001 - "Individual" 016002 - "Joint Shared" 016003 - "Joint Contractual Liability" 016004 - "Authorized User" 016005 - "Maker" 016006 - "Co-Maker" 016007 - "On-Behalf-Of" 016011 - "Account Terminated" 016012 - "Delete Borrower" 016013 - "Subject Deceased or Out-Of-Business" 016014 - "Guarantor"
Phone Country Code	1 - "United States" 1 - "Canada" 44 - "United Kingdom" 51 - "Peru" 52 - "Mexico" 54 - "Argentina" 55 - "Brazil" 56 - "Chile" 502 - "Guatemala" 503 - "El Salvador" 504 - "Honduras" 505 - "Nicaragua" 591 - "Bolivia" 599 - "Netherlands" 994 - "Venezuela"
Phone Number Type Code	012001 - "Residence Telephone" 012002 - "Residence Fax Machine" 012003 - "Personal Cellular" 012004 - "Work Telephone" 012005 - "Work Fax Machine" 012009 - "Other / Unknown"
Portfolio Type Code	038001 - "Installment" 038002 - "Revolving" 038003 - "Open" 038004 - "Line of Credit" 038005 - "Checking" 038006 - "Savings" 038007 - "Mortgage"

Code Type	Value/Description
Position Title Code	024001 - "Human Resources" 024002 - "Supervisor" 024003 - "Manager" 024004 - "Company Executive" 024005 - "Principal/Owner" 024006 - "Other"
Rate Code	037000 - "0 - Too new to rate/no experience" 037001 - "1 - Current, less than 2 payments past due" 037002 - "2 - 30 to 59 days, less than 3 payments past due" 037003 - "3 - 60 to 89 days, less than 4 payments past due" 037004 - "4 - 90 to 119 days, less than 5 payments past due" 037005 - "5 - 120+ days, 5 or more payments past due" 037007 - "7 - Making payments/wage earner plan" 037008 - "8 - Repossession" 037009 - "9 - Charged off to bad debt"
Reason Left Code	022001 - "Another Position" 022002 - "Retirement" 022003 - "Death" 022004 - "Military Obligation" 022009 - "Miscellaneous Voluntary" 022011 - "Job Elimination" 022012 - "Laid-Off - Downsizing" 022013 - "Resigned after notice of dismissal" 022019 - "Miscellaneous Involuntary"
Relationship Code	<div> Consumer to Consumer 060001 - "Spouse of" 060002 - "Parent of" 060003 - "Sibling of" 061002 - "Child of" </div> <div> Consumer to Commercial 062001 - "Is a Principal of" 062002 - "Is an Owner of" </div> <div> Commercial to Consumer 063001 - "Has a Principal who is" 063002 - "Has an Owner who is" </div> <div> Commercial to Commercial 064001 - "Operates" 064002 - "Is Parent Company of" 065001 - "Is Operated by" 066002 - "Is a Subsidiary Company of" </div>

Code Type	Value/Description
Salary Frequency Code	013001 - "Hourly" 013002 - "Daily" 013003 - "Weekly" 013004 - "Bi-Weekly" 013005 - "Semi-Monthly" 013006 - "Monthly" 013007 - "Annually"
Special Comments Code	187001 - "Item in dispute - reported by supplier" 187002 - "Subject disputed-resolved by credit grantor-subject disagrees" 187003 - "Special handling-contact credit grantor for additional information" 187011 - "Payroll deduction" 187021 - "Payments affected by natural disaster" 187022 - "Subject recalled to military active duty" 187023 - "Lost or stolen card" 187031 - "Reported fraud account" 187061 - "No record of account by credit grantor" 187091 - "Item in dispute - resolution pending"
Terms Frequency Type Code	040001 - "Daily" 040002 - "Weekly" 040003 - "Bi-Weekly" 040004 - "Semi-Monthly" 040005 - "Monthly" 040006 - "Bi-Monthly" 040007 - "Quarterly" 040008 - "Semi-Annual" 040009 - "Annually" 040011 - "Net 30" 040012 - "Cash-In-Advance" 040013 - "Cash-On-Delivery" 040019 - "Amount Deferred"

What is claimed is:

1. A method of communicating information between a client source and a network database, comprising the steps of:
 - a. receiving an input of network database update information from the client source at an input port to the database;
 - 5 b. interpreting coding fields within the network database update information to the network database; and
 - c. updating the network database according to the input.
2. The method of claim 1, wherein the step of interpreting comprises the step of examining the coding fields of the input to associate information fields
10 in the input with information fields in the network database.
3. The method of claim 1, wherein the network database comprises a credit file.
4. The method of claim 3, wherein the input comprises information transmitted from a financial record recorded in a different denomination than
15 the information fields of the network database.
5. The method of claim 4, further comprising the step of translating the financial information from a first denomination to a second denomination according to an exchange rate.
6. The method of claim 5, wherein the exchange rate is updated
20 periodically.
7. The method of claim 1, further comprising the step of communicating an update to a second network database.
8. The method of claim 1, wherein the network database stores records according to the International Consumer and Commercial Input format.
- 25 9. The method of claim 1, wherein the database comprises at least one of consumer information and vendor information.
10. The method of claim 1, wherein the information fields of the network database are extensible.

11. The method of claim 1, wherein the network database receives information from the source in a country or origin different than a country of recordation of the information shared by the database.
12. The method of claim 1, wherein the network database comprises a
5 relational database.
13. The method of claim 1, further comprising a step of transmitting information to a foreign country.
14. The method of claim 1, further comprising the step of receiving a report request for credit information in a specified format.
- 10 15. The method of claim 14, wherein the specified format comprises at least one of designated language, designated currency denomination and designated other information.
16. A system for communicating information between a client source and a network database, comprising:
- 15 an input port, the input port being connected to the network database and receiving an input of network database update information from the client source;
- a processor unit, connected to the input port, the processor unit interpreting coding fields within the network database update information to the
20 network database and updating the network database according to the input.
17. The system of claim 16, wherein the processor unit interprets the coding fields by examining the coding fields of the input to associate information fields in the input with information fields in the network database.
18. The system of claim 16, wherein the network database comprises a
25 credit file.
19. The system of claim 18, wherein the input comprises information transmitted from a financial record recorded in a different denomination than the information fields of the network database.

20. The system of claim 19, wherein the processor unit translates the financial information from a first denomination to a second denomination according to an exchange rate.
21. The system of claim 20, wherein the exchange rate is updated
5 periodically.
22. The system of claim 16, further an output port connected to the network database, the output port communicating an update to a second network database.
23. The system of claim 16, wherein the network database stores records
10 according to the International Consumer and Commercial Input format.
24. The system of claim 16, wherein the database comprises at least one of consumer information and vendor information.
25. The system of claim 16, wherein the information fields of the network database are extensible.
- 15 26. The system of claim 16, wherein the network database receives information from the source in a country or origin different than a country of recordation of the information shared by the database.
27. The system of claim 16, wherein the network database comprises a relational database.
- 20 28. The system of claim 16, wherein the processor unit transmits information to a foreign country.
29. The system of claim 16, wherein the processor unit receives a report request for credit information in a specified format.
30. The system of claim 29, wherein the specified format comprises at least
25 one of designated language, designated currency denomination and designated other information.

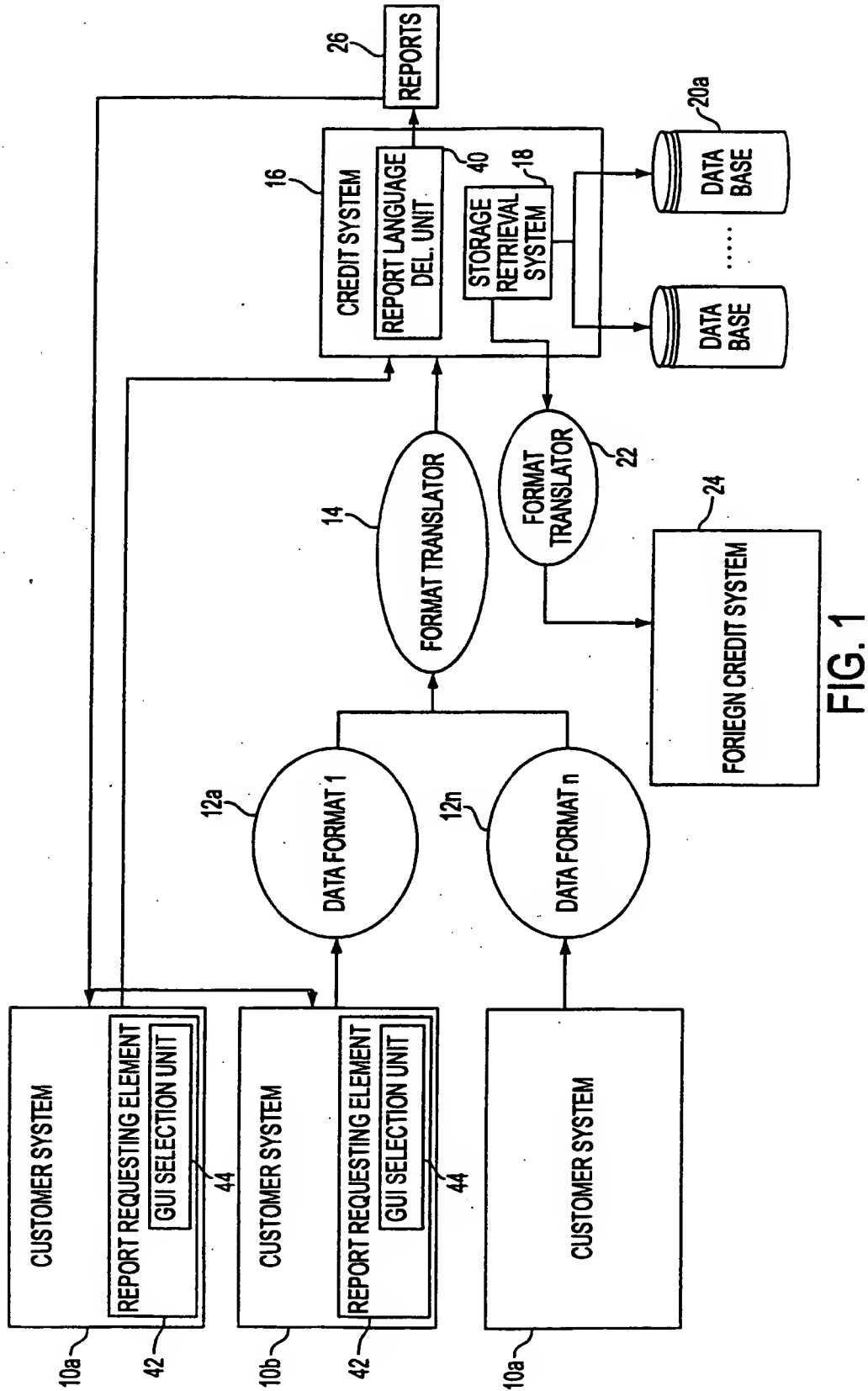


FIG. 1

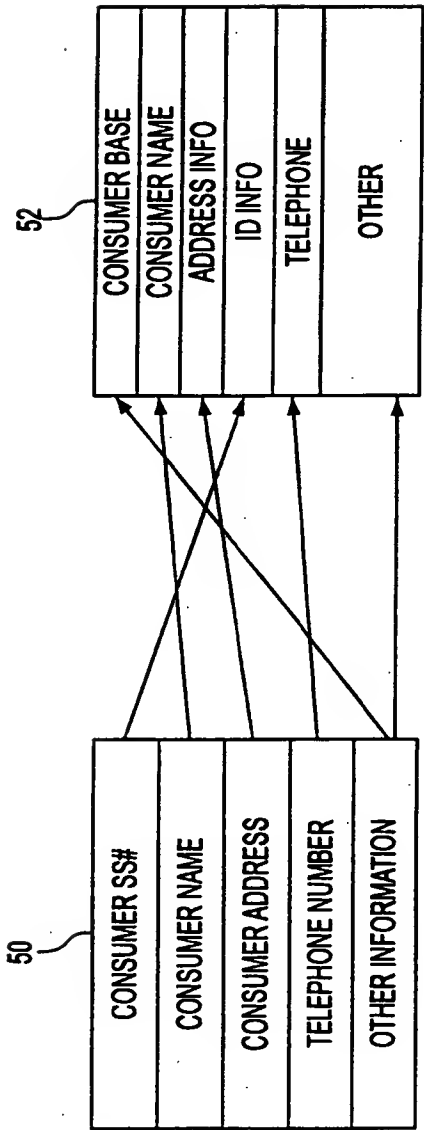


FIG. 2

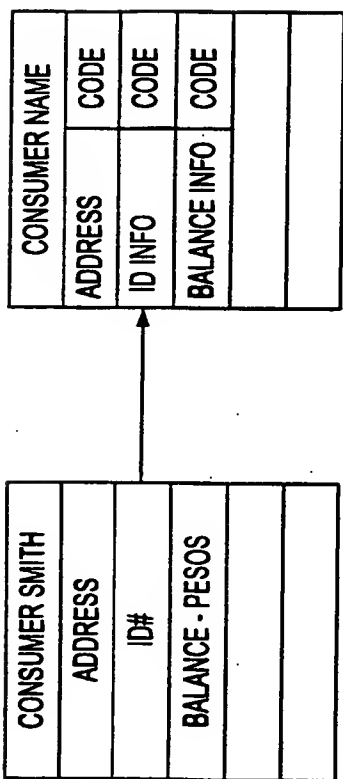


FIG. 3A

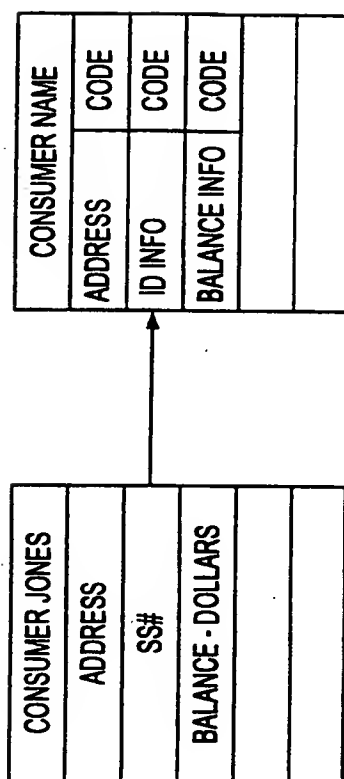


FIG. 3B

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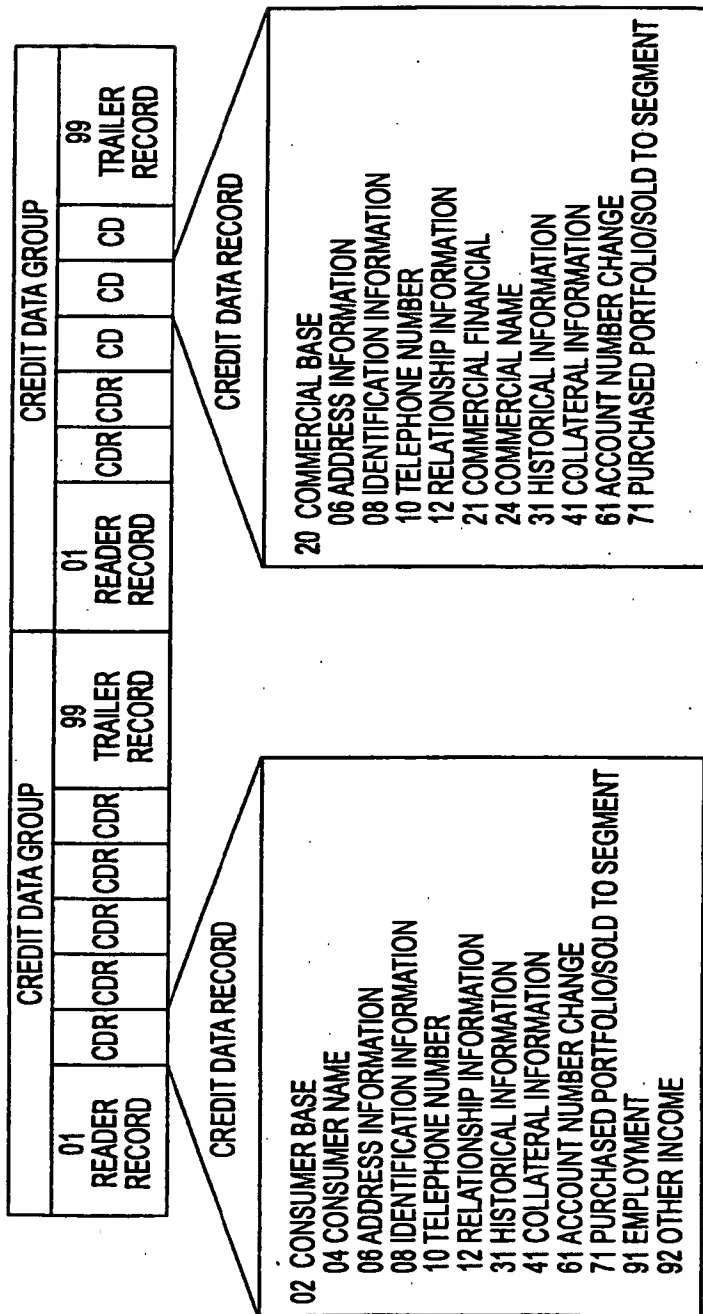


FIG. 4

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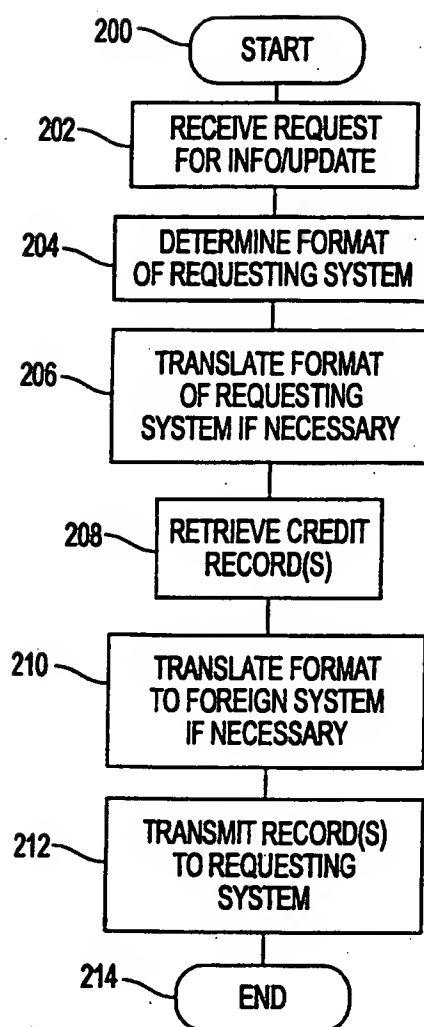


FIG. 5